

Information to identify the case:

Debtor 1 Taffy D. McMahon
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **15-22928-GLT**

Social Security number or ITIN **xxx-xx-2838**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Taffy D. McMahon

11/16/20

By the court:

Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Taffy D. McMahon
Debtor(s)

Case No. 15-22928-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 16, 2020

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db	+ Taffy D. McMahon, 910 Academy Heights Drive, Greensburg, PA 15601-1439
14091974	+ Hempfield Township, c/o Jim Regola, 938 St. Clair Way, Suite 1, Greensburg, PA 15601-3550
14125961	+ Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14102130	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14102129	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342
14091975	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Nov 17 2020 06:13:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14091971	EDI: CITICORP.COM	Nov 17 2020 06:13:00	Citibank SD, NA, Attn: Centralized Bankruptcy, P.O. Box 20363, Kansas City, MO 64195
14091969	+ Email/Text: cms-bk@cms-collect.com	Nov 17 2020 03:57:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14091972	+ EDI: CITICORP.COM	Nov 17 2020 06:13:00	Citibank/The Home Depot, Citicorp/Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
14095905	EDI: DISCOVER.COM	Nov 17 2020 06:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14091973	+ EDI: DISCOVER.COM	Nov 17 2020 06:13:00	Discover Fin Svcs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
14139251	EDI: ECAST.COM	Nov 17 2020 06:13:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14091970	EDI: JPMORGANCHASE	Nov 17 2020 06:13:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14102130	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342

District/off: 0315-2

User: dpas

Page 2 of 3

Date Recd: Nov 16, 2020

Form ID: 3180W

Total Noticed: 21

14102129	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342
14091975	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC Mortgage, 3232 Nemark Drive, Miamisburg, OH 45342
14149022	EDI: PRA.COM	Nov 17 2020 06:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14095859	EDI: RECOVERYCORP.COM	Nov 17 2020 06:13:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14091976	+ EDI: RMSC.COM	Nov 17 2020 06:13:00	Sams Club/GEMB, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
14091977	+ EDI: RMSC.COM	Nov 17 2020 06:13:00	Syncb/QVC, P.O. Box 965005, Orlando, FL 32896-5005
14154991	EDI: RMSC.COM	Nov 17 2020 06:13:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com
Brian J. Bleasdale	on behalf of Debtor Taffy D. McMahon bleasdb@yahoo.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com

District/off: 0315-2

User: dpas

Page 3 of 3

Date Rcvd: Nov 16, 2020

Form ID: 3180W

Total Noticed: 21

Lauren Berschler Karl

on behalf of Creditor PNC Bank National Association lkarl@rascrane.com, lkarl03@yahoo.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winneccour

cmeccf@chapter13trusteewdpa.com

TOTAL: 7